



United States Department of the Interior



BUREAU OF LAND MANAGEMENT

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Information Bulletin No. **CA-2005-042**

To: All Employees

From: DSD, Support Services Division

Subject: Thrift Savings Plan Open Season – April 15, 2005 through June 30, 2005

The next and final Thrift Savings Plan (TSP) open season begins April 15 and ends June 30, 2005. During this open season, you may begin contributing to the TSP or change the amount of existing TSP contributions. **FERS** employees may elect to contribute up to **15%** of their basic pay each pay period, up to the IRS annual limit (\$14,000 for 2005). **CSRS** employees may elect to contribute up to **10%** of their basic pay each pay period, up to the annual IRS limit.

Beginning July 1, 2005, TSP open seasons will be eliminated and participants may make contribution elections at any time, i.e., elections will be effective the pay period after they are filed with the Human Resources office.

How to make a contribution election:

Elections may be made via Employee Express or by submitting a TSP-1 Election Form to the Human Resources office. You can obtain the form by contacting the Human Resources office or from the TSP web site, www.tsp.gov. Employee Express transactions require a PIN which can be obtained by calling 1-800-827-6254 (TDD 478-757-3117), or by accessing the Employee Express web site www.employeeexpress.gov.

When elections become effective:

If your election is received by June 11, 2005, it will become effective June 12, 2005. If your election is received after June 11, 2005, it will become effective the pay period after it is received. **You may only make one election during the open season!**

How to make an investment election:

You may invest in any of the five investment funds. To change investment of future contributions to your TSP account, you must request a ***contribution allocation***. To change the investment of money already in your account, you must request an ***interfund transfer***. To request a contribution allocation or an interfund transfer, use the TSP web site www.tsp.gov, the Thriftline at (877) 968-3778, or Form TSP-50 (Investment Allocation). You may request a contribution allocation or interfund transfer at any time. Form TSP-50 is available in your Human Resources office. It is not available on the web. **Note: If you complete Form TSP-50, you must forward it directly to the National Finance Center (NFC) in New Orleans, Louisiana. Do not forward it to you Human Resources office.**

What do I need to use the TSP Web site or Thriftline?

If you use the TSP web site or Thriftline, you must have your TSP PIN and social security number available. If you do not know or do not have your TSP PIN, you may obtain it by calling the Thriftline. You are encouraged to do so immediately if you need a PIN because it takes some time for a new PIN to be generated and mailed to you.

Catch-Up contributions:

TSP participants who are 50 years of age or older and who are already contributing the maximum allowable amount to the plan, may make additional tax deferred contributions to the TSP, i.e., catch-up contributions. The annual limit in 2005 is \$4,000. Election can be made via Employee Express or by completing form TSP-1-C. Please keep in mind, that you must contribute the maximum allowable amount to the TSP, i.e., 15 % for FERS employees and 10% for CSRS employees, before you can elect catch-up contributions. Eligible participants must make new elections for catch-up contributions each calendar year.

TSP Participant Statements:

Participant statements are not longer automatically mailed. You may request one through the Account Access section of the TSP web site or by calling the Thriftline at 1-877-968-3778.

Where can I obtain additional information about the TSP?

Additional details are available in the handbook "Summary of the Thrift Savings Plan" through the TSP web site at <http://www.tsp.gov/forms/tspbk08.pdf> or by calling your human resources office at (916) 978-4463.

Questions regarding the TSP may be directed to Angie Dailly at (916) 978-4476.

Signed by:
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